

To the Honorable Martin Glenn,

I am writing you today because I have no other person to contact. I'm part of the Recap LMAC # 12-12020 Case. My case # is 3783. I have called the attorney's office several times and left messages asking for a return call to answer my questions - I have not received word from them, I really didn't know who else to contact.

RECEIVED

OCT - 9 2015

U.S. BANKRUPTCY COURT / SDNY

In Feb. 2015, I received a letter asking me if I would accept .30 on the dollar (4500.00 instead of 15,000.). I received this letter one week after my fiance - Charles died of Cancer. In my upset, confused state, I signed the agreement - Certified it, and mailed it back. The only time I spoke to anyone was in March, I got ahold of a "Barbara" at the attorney's office. I asked her when claimants can expect disbursement of funds - she stated 3-4 months. We are now going into the 8th month; I've heard nothing. I would just like to know what's next. Now that my fiance has passed away, and his Social Security has stopped, that loan modification I requested, and was denied, would have



helped me now - to save my home  
of 44 years. Since this case is  
still open I feel I have even more  
of a reason to pursue this case.

Judge Gleason, thank you for  
taking the time to hear me out. If  
you know how I can get some advice  
please let me know.

I grew up listening to my grandfather  
say "trust in the laws, and believe  
in our leaders", he was Judge  
Frank Rasmussen  
St. Louis County  
Eveleth, Minnesota  
up to 1960.

Recop 12-12020

Claim # 3783

Thank you Again,

Sincerely  
Kathleen Cline

651-774-2253



Kathleen Cline  
1195 Minnehaha Ave E  
Saint Paul, MN 55106



*Mailed Back  
2/13/15 - Certified*

**RESCAP BORROWER CLAIMS TRUST  
29209 Canwood St. Suite 210  
Agoura Hills, CA 91301**

February 5, 2015

**VIA U.S. MAIL**  
Kathleen D. Cline  
1195 E. Minnehaha Ave  
St. Paul, MN 55106

**FOR SETTLEMENT PURPOSES ONLY  
SUBJECT TO FRE 408**

**Re: In re Residential Capital, LLC, et als.  
U.S. Bankruptcy Court, Southern District of New York  
Case No. 12-12020 (MG)  
Resolution of Proof of Claim No. 3783**

Dear Claimant:

I am writing to you in my capacity as the Trustee for the ResCap Borrower Claims Trust. In connection with the Residential Capital, LLC Chapter 11 cases, you filed a proof of claim No. 3783 against Debtor GMACM in the amount of \$15,000.00.

On December 11, 2013, the Bankruptcy Court presiding over the ResCap Chapter 11 cases confirmed the Debtors' Chapter 11 Plan (the "Plan") [Docket No. 6065] which established the ResCap Borrower Claims Trust ("Borrower Trust"). The Borrower Trust's responsibilities include reviewing, litigating and settling proofs of claim filed by Borrowers, such as you, as well as making monetary distributions to individuals whose proofs of claim are ultimately allowed. Your claim can be resolved through litigation or through a consensual settlement.

**Litigation**

The litigation track usually involves the Borrower Trust investigating and then filing an Objection to your claim. You then can oppose the Objection if you choose by filing a responsive pleading. The Borrower Trust can thereafter, if necessary, file a pleading to respond to your pleading. The Objection is then scheduled for a hearing and the Court rules on the objection. If the court denies the Borrower Trust's Objection, then typically the matter would be set for an actual trial. All of the pleadings, the hearing and the trial will be in the U.S. Bankruptcy Court, Southern District of New York in New York, New York.

As of December 12, 2014, the data for the Objections filed by the Debtors and the Borrower Trust and ruled on by the court reflects that 2,421 claims were objected to by the Debtors and the Borrower Trust and 2,324 of the filed Objections were granted by the Court. In other words, of the 2,421 claims subject to filed Objections, 2,324 of the claims were expunged and the claimant lost their right to receive a monetary distribution from the Borrower Trust. While an Objection has not yet been filed as to your claim, the Debtors and the Borrower Trust have been successful expunging 96% of the claims that were the subject of a filed claims Objection.

*Rec. 2/9/15*

### Settlement

Another method to resolve your claim is through a settlement. We are in the process of investigating the remaining unresolved claims such as yours ahead of filing an Objection. However, before filing an Objection to your claim and in furtherance of the Borrower Trust's claim reconciliation efforts, the Borrower Trust extends the following offer to resolve your proof of claim:

*The Borrower Trust will agree to allow Claim No. 3783 against GMACM as a general unsecured claim in the amount of \$4,000.00. This proof of claim will be treated as a Class GS-5 claim under the Plan, and you will receive a cash distribution under the Plan consistent with other creditors in Class GS-5 at a time to be determined in the sole discretion of the Borrower Trust.*

**This offer expires three (3) weeks from the date of this letter.**

Under the terms of the Plan, it is estimated that creditors with allowed claims against GMACM will receive distributions of approximately thirty cents on the dollar for their allowed claims (or, for example, approximately \$3,000 cash for an allowed claim of \$10,000).

If you agree to this settlement offer, kindly return a countersigned copy (all claimants must sign) to me in the stamped envelope enclosed herein before the expiration date, and the Borrower Trust will consider your signature(s) to represent a binding agreement between the parties and your proof of claim will be deemed Allowed (as such term is defined in the Plan) in the amount stated above.

If you do not agree to this settlement offer, then the Borrower Trust reserves the right to file an Objection to your claim with the Bankruptcy Court and ask that the claim be disallowed.

Should you have any questions about this offer, please contact Peter Kravitz by email, phone or mail as set forth below. Email is more efficient and will typically generate a more rapid response.

Peter S. Kravitz, Trustee  
ResCap Borrower Claims Trust  
29209 Canwood St. Suite 210  
Agoura Hills, CA 91301  
Phone: 310-974-6351  
Email: [admin@solutiontrust.com](mailto:admin@solutiontrust.com)

Sincerely,



Peter S. Kravitz  
Trustee, ResCap Borrower Claims Trust

Kathleen D. Cline  
1195 E. Minnehaha Ave  
St. Paul, MN 55106

Resolution of Proof of Claim No. 3783

I/WE Kathleen W. Cline ACKNOWLEDGE & AGREE TO  
RESOLVE PROOF OF CLAIM NUMBER(S) 3783 FOR AN ALLOWED GENERAL  
UNSECURED CLAIM AGAINST GMACM IN THE AMOUNT OF \$4,000.00:

Dated: Feb. 9, 15

Dated: \_\_\_\_\_

By: KATHLEEN D. CLINE  
Print Name

By: \_\_\_\_\_  
Print Name

Kathleen Cline  
Signature

\_\_\_\_\_  
Signature